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Childcare Challenges: Impact on Low-income Working Single Mothers in Minnesota; a  
Qualitative Study.

Submitted by  
Proscovia Nakatyo Ojambo, MSW

MSW Clinical Research Paper

Presented to the Faculty of the  
School of Social work  
St Catherin University and the University of St Thomas  
St. Paul Minnesota  
in the partial fulfillment for the requirements for the degree of  
Master of Social Work

Committee Members  
Karen Carlson Ph.D. LICW, (Chair)  
Elizabeth Peltzer, MSW  
Kathleen Fargione (LICSW)

This clinical research project is a graduation requirement for MSW students at St Catherine University/University of St Thomas school of Social work in St Paul Minnesota and is conducted in a nine-month time frame to demonstrate facility with basic social research methods. Students must independently conceptualize a research problem, formulate a research design that is approved by a research committee and the University institutional review board, implement the project, and publicly present the findings of the study. This project is neither Master's thesis not a dissertation.

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**Abstract**

Childcare Challenges: Impact to Low-income Working Single Mothers in Minnesota, a Qualitative Study

By Proscovia N Ojambo

Research Chair: Karen Carlson, LICSW, Ph.D.

Committee Members: Kathleen Fargione LICSW, Elizabeth Peltzer, MSW

This is a qualitative study of low- income working single mothers and the issues they face as they juggle to find childcare among the other responsibilities. Participants included 11 single mothers who are employed, going to school or doing both. The study used oral interviews that were carried out face to face with the participants at a convenient place. The questions asked were about work history, wages, level of education, childcare needs, choices and satisfaction with childcare employment and hours, types of transportation they use to take the children to childcare, other significant challenges with childcare and what they would like to see change in the childcare industry. The participants revealed challenges that supported the data in the literature review. The themes that emerged from the study included experiences of stress, high cost of childcare, transportation issues, unfavorable welfare/childcare policies, irregular schedules and fluctuating hours, childcare availability and sustainability and child safety. Recommendations for policy would be to include inclusive childcare policies and more funding for quality childcare that include evening and night time options to serve all families regardless of their economic status or the hours when they worked.

### **Acknowledgements**

The completion of this project would have not been possible without support; I have relied on support from friends and family. My beloved children Paul, Peter, Allan and Pauline, we were in this together: your love, strength, encouragements and your peaceful presence made everything possible for me. My sister Christine Gonza who called me every day to check on me and to encourage me; looking back at all that I was doing in addition to writing this paper, it was hard work, thanks for your encouragements.

I want to thank my parents Lovisa and Erizefani Sulungaine for instilling the sense of courage, perseverance and the love for school. Dad you used to tell me that there were treasures hidden somewhere that I could only find by getting an education. I must say that I am so close to finding those hidden treasures, thank you dad.

Thank you Elaine Ekstedt for the unwavering support; when I got really busy with school you made sure my daughter got back and forth from school. I wouldn't have made this far without you.

My special thanks go to my committee; Karen Carlson, LICSW, Ph.D. Chair, Kathleen Fargione, LICSW, and Beth Peltzer MSW. Your unique insights, guidance, and knowledge made this process effortless. Thank you for reading through my work, because of you I was able to go through the writing process confidently. I am proud to say that I am proud of myself.

Childcare challenges for low-income single mothers are many but little is known about them and there is no national representative data to represent it. There have been reforms to try to reduce the impact but one specific concern is that there is little to no data to indicate whether the welfare reforms are alleviating or escalating the challenges (Dodson, 2013). Helburn (2002) identified that although it is very obvious that the American childcare problem is a serious one, there is no plan yet on how to fix it

This research will study the childcare challenges that low- income single mothers encounter every day and how the welfare reforms are impacting the challenges. By interviewing a small sample of low income working single mothers this research project seeks to give a voice to these voiceless women who are often caught between the realities of childcare and the work requirements of the federal and state programs and policies.

Working families from all backgrounds face the need for childcare and they must find it in order to fulfill work responsibilities or attend school. Many challenges come with finding quality and safe childcare services. The childcare issue can be extra stressful for low-income working mothers who face very difficult choices of balancing tasks such as work, parenting and domestic chores (Banes 2008). Banes notes that low-income working single mothers' choices are already stretched due to limited resources, such as financial constraints, transportation and housing. Henly & Lyons (2000) identify that the changing work schedules, non- traditional work hours and rigid work policies create a real burden that further limits low – income mothers' options.

## **Literature Review**

### **Federal Programs and Policies**

In 1935 the Social Security Act created a safety net for the poor called Aid to Families with Dependent Children (AFDC), which President Franklin D Roosevelt signed into law that same year. The main goal of AFDC was to strengthen families, particularly mothers with needy children, by providing them with financial assistance and stability. President Roosevelt referred to AFDC as “safeguard against misfortunes” (Ross 1985, p. 6). From 1935 to 1996 low -income families in United States relied on AFDC for cash assistance, housing assistance, food assistance and child -care funding. Under AFDC the benefits were offered as entitlements to poor families without any strings attached. Many critics of AFDC thought that the program encouraged dependency to welfare and therefore they sought to find a better way (Huda 1996).

In August of 1996, the Personal Responsibility and Work Opportunity Reconciliation Act PRWORA was launched and President Bill Clinton signed into law in 1996. PRWORA was designed to end dependency to welfare by moving low –income adults into the permanent work force (Haksoon, 2011). That same year right after PRWORA was launched a new program; Temporary Assistance to Needy Families (TANF), was created to replace AFDC and to end the entitlements. The designers of PRWORA thought that permanent employment would promote family stability and it would enable families to become self-reliant (Hooton, 2002). The notion of self -reliance created the need for regulations that would force recipients to work. Haksoon, (2011) stated that PRWORA required all able -bodied adults receiving welfare benefits to fully participate in the workforce by being actively employed, or participating in employment

related activities such as job search or training. TANF imposes a five- year life time limit on cash assistance, and it has strict rules and guidelines: such as; benefits are terminated if rules are violated and or if the recipient makes a mistake. There have been many concerns with PRWORA since its launching. Albeda and Shea (2010) note that PROWRA has not served the best interests of low -income mothers but rather diminished their safety net by getting rid of the entitlements. Meyers, et al. (2001) points out that having more jobs, especially in the low wage jobs sector does little to stabilize the economic conditions of many low -income working mothers. Meyers, et al., further discusses that it is difficult to imagine that the low-income working mothers must depend on those low wage jobs entirely to sustain their families. According to Lambart, (1999) the primary goal of the 1996 welfare reform was to make the conditions of low income working single mothers better, but the law turned out to be inadequate because the real life realities of work and family responsibilities were not put into consideration.

The government has been unable to make affordable childcare available to all; mothers often scramble to make decisions regarding family, parenting, childcare and finding and maintaining work Huda, (1996). The terms of PRWORA are condemnatory and they attribute blame to a specific group of poor single mothers, disregarding the struggles that they face to balance parenting and fulfilling employment responsibilities (Hooton, 2002). Huda 1996) noted that PRWORA's mandates increased the single mothers' childcare challenges, such as valuing work first and ignoring the needs of young children. According to Palley (2011), the issue of caring for the very young has not been given any significant attention as far as social issues are concerned. Palley cites the lack of political power among the low-income working single mothers and their children as



the main reason for the poor response. Palley further outlines that the populations most affected by the soaring child care costs are mainly low-income mothers, their children and immediate family members. In all that is happening with the childcare, Palley identified that children are put at the greatest risk.

Similarly Helburn 2011 noted that childcare problems are extensive but it is surprising that not much is done to fix it. Palley (2011) further acknowledges that when it comes to caring for young children, the issue has either been ignored or looked at as a poverty issue. Poverty, the lack of resources, is considered by many people including some policy makers and researchers as primarily due to individual attributes, therefore the poor are to blame for not trying harder (Ferdman, 2014, Engle et al., 2002).

Herbst, & Tekin, (2013) pointed out that the Federal government and the States designed programs to support low-income families' access to resources, such as early childcare and educational needs for their children. Herbst & Tekin identifies one of these programs as Childcare Development Fund (CCDF) which was established right after passing the welfare reform in 1996. The main goal of the federal child -care development fund (CCDF) was meant to offer support to low - income parents' work by making child care available and affordable to them. Eligibility for CCDF is dependent on whether the mother has a young child in the household or the household income is below poverty guidelines and the parent must be involved in employment related activities or attending school (Herbst & Tekin 2013). Despite governments' efforts to help low-income working families gain access to affordable care, Chaudry, et al. (2011) notes that several factors continue to constrain the parents' childcare decisions especially for the

marginalized families such as the low- income working single mothers. Helbun (1999) identifies that:

Childcare is a crisis for low income single working mothers; a silent and voiceless crisis, a crisis where the populations that suffer the consequences are those who are looked down upon and they are voiceless such as infants, toddlers, preschoolers and their mother especially if they are low-income who have very limited economic or political power (p.9).

Hooton (2002) observed that “problems in the childcare system are endemic under the current labor structure of the childcare industry and the inability to address the problem makes TANF’s efforts a failure”, (p. 140). Hooton further argues that: numerous studies suggest that “much of the childcare in United States is substandard, undependable and unaffordable and several childcare settings may be potentially harmful to children’s development’ (p.139). Disruptions like these in childcare also disrupt the parent’s ability to find or maintain work. Tout and Zaslow (2006) have indicated that the reforms were initially created for a good cause, they have pushed many mothers into the work force but it apparently became increasingly difficult for many of those mothers to find and maintain childcare because of various constraints. As a result some low-income working single mothers have to endanger their children by leaving them in environments that may be unhealthy or unsafe.

### **State Programs and Policies**

After PRWORA was launched the federal government gave States mandates to create programs that would serve the interests of their people. In 1994 Minnesota created a program called Minnesota Investment Program (MFIP) a major welfare initiative to

promote PRWORA's objectives. MFIP aimed at initiating work, alleviating poverty, reducing welfare dependence and making the low-income families self-reliant. Gennetian & Miller (2002) note that MFIP implemented a two-part approach that included financial benefits to encourage work and mandatory participation in work related activities. Gennetian & Miller also outlined that MFIP was created to serve low-income families with benefits such as food stamps, cash assistance, childcare assistance and medical assistance. Gennetian & Miller caution that MFIP has very strict rules for eligibility and a cumbersome application process that makes it impossible for many low-income single mothers who need childcare assistance. Ceglowski (2004) examined that MFIP's main intention was to make those who relied on welfare become self-reliant, therefore; to reduce welfare caseloads and to alleviate poverty. To support that goal, the state of Minnesota provides childcare assistance for those receiving MFIP benefits so that they can work or participate in job training or go to school. Gennetian & Miller found that Minnesota uses TANF block grants to fund Minnesota Family Investment Plan. To qualify for childcare assistance, MFIP requires its recipients to participate in employment related activities for continued eligibility; the MFIP grant would be reduced or denied if the participant does not comply with the employment plan (Knox, Miller & Gennetian 2002). According to Children's Defense Fund and Childcare Works (2006):

Almost three quarters of families on the Minnesota's waiting list had changed jobs or education plans because they were still waiting for assistance. They changed their jobs or education plans or reduced work hours because they were unable to pay for other household expenses due childcare costs (p. 6)

Hooton, (2002) examined that the tough work requirements and time limits of MFIP puts the wellbeing of single mothers in jeopardy. Although initiated for good cause, MFIP has been deemed to create more stressors for the participants that tend to make the situation worse in the long run. Hooton (2002) indicated that studies show that a combination of the stress that MFIP requirements create parenting responsibilities contributes to more problems for the low-income working single mothers which undermines effective parenting because it puts more emphasis on work than parenting.

Hollister, (2005) reported that Minnesota's low-income single mothers continue to face major barriers in obtaining childcare. Hollister noted that the Minnesota Investment Program (MFIP) shifted its focus from offering the supports to figure out the pressing needs and barriers for the single mothers. MFIP instead requires the low-income working single mothers to find employment alone, as if employment was the ultimate solution. Low-income working single mothers who received MFIP, often experienced a lot of uncertainties because they are often sanctioned if they do not verify that they are working, meaning that their benefits would likely be stopped as a consequence for non-compliance. Hollister further cautions that welfare policies were meant to decrease the severity of childcare problems for the low-income single mothers; the policies made the problems escalate. Hooton, (2012) concludes that because MFIP's failed to guarantee childcare for all those who needed it, such as low-income working single mothers, it a strong barrier to prohibit low-income working single mothers from finding and maintaining a job. Hooton (2004) notes that studies found that the lack of proper childcare for low-income working single mothers may create more parenting stress.

Hooton cautioned that low-income working single mothers who reported more stress were more likely to abuse their children. Brady-Smith (2001) notes that:

Minnesota provides little or no support to low-income working mothers in their children's first years of life, whether in the form of paid parental leave or in form of help or finding and paying for quality infant childcare. Middle and high -income parents typically fend for themselves, taking an unpaid leave from work or finding and paying for care out of the pocket. Taking unpaid leave for a low income single mother and paying for care out of the pocket for their infants puts them in a very vulnerable position, (page 420).

### **Burdens of Childcare for Low Income Working Single Mothers**

**Financial Issues:** there is a childcare crisis affecting all Minnesotans; however it places its harshest burdens on low income working mothers. Huda (1996) found that mothers have to combine the responsibility of parenting and employment but to maintain employment they must find childcare for their children; therefore “access to affordable accessible and stable childcare is a critical challenge” (p.356).

In comparison to other obligations such as mortgage, or rent and groceries, Battiste (2014) identified childcare as the number one largest expense for low income working single mothers. Huda (1996) noted that the state of Minnesota attempts to lessen the burden by offering childcare assistance through Childcare Development Block Grants (CCDBG) authorized under PRWORA, but the assistance given is too small as compared to the magnitude of the need. Huda further noted that to make matters worse for the low-income working mothers, Minnesota's childcare cost has been found to be one of the most expensive in the nation. Hughes (2006) reported that what is troubling about this

rising cost is that there is no financial aid for families; therefore, the family has to struggle on their own to meet childcare expenses making it more and more difficult for families to manage.

The challenge is particularly acute for low-income working mothers whose choices are constrained by limited financial resources fluctuating work schedules, non-traditional work hours and the inflexible policies create constraints that further limit low income mothers' options (p. 90).

Hughes reiterated that critics estimate that the average overall cost of childcare for an infant in Minnesota could cost up to \$12,000 to \$15,000 a year, an expense that is higher than sending a child to a public university. Haksoon (2012) outlined that "the cost of financing childcare is unlike financing for higher education; there is no system for financing childcare" (p. 80)

Meyers, et al (2001) found that low-income working single mothers continue to struggle financially even after they are paid from their work. Battiste (2004) argues that low income working single mothers make so little from work, yet being employed creates more obligations such as childcare, transportation cost, food and housing. Helburn (1999), Battiste (2014) note that even when the low-income working single mothers look for the cheapest options; they are still constrained by the issues of affordability and availability challenges. Battiste further adds that even with the cheapest options, low-income working single mothers still spend an average of up to 33% or more of their total monthly income on childcare expenses alone.

According to Helburn (1999) Parents who are financially stable rely mostly on expensive private childcare sources; however, even those who are financially stable

experience childcare expenses as outrageous. Childcare expenses are deemed the largest expenditure for low-income working single mothers. Helburn explained that low income working single mothers have no choice but to spend a huge amount of their already small income paying for childcare. Helburn & Bergmann (2002) noted that “The pay from a minimum wage job would just about cover the average fees for two preschool children in a childcare center with nothing left to cover for food, clothing, transportation and shelter” (p. 4)

### **Licensing and safety**

Helburn (1999) further argues that the cost of childcare and the availability of quality childcare settings are related childcare concerns. Helburn noted that if parents are unable to afford formal childcare then they will go for the cheaper options of low quality. This means that poor mothers’ options may not include the licensed childcare providers but the private back door arrangements. Tout & Zaslow (2006) enumerates that nearly 70% of Minnesota’s children go to unlicensed childcare settings, sometimes known as informal care. Tout and Zaslow (2006) caution that this is an appalling situation because the majority of unlicensed facilities lack the standards to nurture children. In addition, Tout and Zaslow explain that the trends of taking children to unlicensed childcare are frightening because the majority of unlicensed childcare facilities are not regulated; thus, lack the standards of basic health and safety. If the facility is unlicensed no background checks are required to ensure that the provider does not have a violent history or criminal background or the check to make sure that the facility is child proofed (Zaslow, 2006).

Helburn (1999) points out those families who work the non- traditional hours must rely on relatives for the care of their children while they work. Helburn (2002) noted that most family childcare providers provide cheaper choices for low-income working single mothers, but the disadvantages can over weighs the advantages. Helburn further outlined that many problems may manifest with unregulated family childcare providers including lack of oversight with child/adult ratios, sanitation and other hazards. The health and safety standards of any early childhood facility must be fully checked to make sure they meet the healthy standards. Helburn (2002) outlined the features that needs to be included in a childcare setting including appropriate lighting heat, smoke detectors that work, appropriate space for the children to play and to make sure the facility is fully childproofed which are not regulated in a family unlicensed childcare. The caregiver's education/training and back ground checks are extremely important for the ensured safety of the child but all these are usually under looked if the provider is unlicensed.

### **Environmental and developmental issues**

Hooton (2012) found that critics state that the unsafe environments may put children at risk of abuse, and environments that lack adequate developmental stimulation may foster severe developmental delays and or permanent irreversible conditions. Childcare Aware of America, (2013) found that while parents have the most important influence on their children's learning, childcare programs provide early learning for millions of children daily; as such child care providers have a huge influence in a child's growth and early learning experiences. Child Aware of America further finds that there is a high risk of substandard care with relatives because they are unregulated. Henly & Lyons, (2000) identify that: "unregulated childcare is often of poorer quality and



unregulated providers are unlikely to understand the process of child growth and development” (p. 686). Hooton cautions that; inexperienced caregivers, or leaving the children to care for themselves pose a danger and for any case all the above may make the child suffer irreversible effects on their cognitive, emotional and social development. Knitzer& Lefkowitz (2006) identify that:

“While most young children, infancy is a time of great developmental opportunity, it can also be a time of great vulnerability if the environment does not provide the basic level of nurturing stimulation that the early brain needs” (p. 17).

One study suggests that there is a correlation between low quality childcare and poor language development in children (Rohacek & Danziger 2010). Helburn (2002) observed that sanitary problems were major concerns for toddlers in low quality childcare facilities. Helburn also found the lack of stimulation, lack of verbal interaction lack of interactive play and the absence of safe conducive learning environments were serious issues with unregulated childcare. Helburn further cautioned that these kind of problems created tremendous risk for children in their early years of development..

Multiple studies that show that poor quality childcare can compromise children’s cognitive and social development; data indicates that high quality childcare that is specifically designed to boost child development is not available to poor families. Children living in poverty receive childcare that, at best does not support their optimal development and worst may compromise their health and safety (Hooton 2002, p.140).

Hooton (2002) found that the quality of many childcare settings in the United States were poor quality and therefore not fit for childcare. Hooton added that poor

quality childcare was detrimental to proper child growth development. Hooton further examined the quality of 400 America's childcare settings of which she found:

Only 14% were appropriate for child development, 40% of the centers were found to be poor quality for child development, 12% of the centers were deemed to be of very poor quality, they do not meet the children's needs for health, safety, relationships and learning (p. 139).

### **Issues of Non Traditional work schedules:**

Meyers et al. (2001) & Huda (1996) observed that low -income working single mothers have to assume both the responsibilities of parenting and employment but they often find difficulty accessing affordable and safe childcare. Meyers et al. (2001) further reiterates that not very many quality childcare options are available; which often becomes a barrier to locating and maintaining employment for low-income working single mothers. The availability and hours of childcare have been identified as a significant factor for low-income working single mother's choices. Chaudry and Sandstrom (2012) found that very limited childcare that offer childcare during the night and weekends in Minnesota, yet low income working mothers are very likely to work these irregular shifts. In addition, most state programs that are designed to help the children of low-income working mothers such as Head Start and pre- kindergarten initiatives are only available part day and part year, further limiting the possible options of low income working mothers. Palley (2011) noted that many low-income-working single mothers work irregular schedules:

As a result of unpredictable hours and the unstable nature of their works as well as the high cost of formal childcare, low income families must rely on self care and

informal childcare arrangements which are more likely to be unsafe and unreliable than formal childcare, (page 630).

Sandstrom & Chaudry (2012) point out that low income working single mothers are likely to prefer childcare arrangements that are within their community for convenience. The factors for convenience for the low income working single mothers would include convenient location, on a bus line and favorable hours when the care of available. Hours and the cost are the number one factors for low income working single mothers' choices for childcare. Low-income working single mothers often have to find informal childcare arrangements such as relatives, friends, neighbors, babysitters more suitable for their work schedules.

**Issues with Low Wage Jobs:**

Hayes et al. (1990) found that access to affordable child care is critical for employment for many low income working single mothers in Minnesota; they describe high child care costs and low wages with no benefits as issues that dramatically reduce the value of employment for low income working single mothers. Lambert (1999) highlights that many low -income single mothers with young children are only eligible for the lowest paying jobs making it impossible for them to effectively sustain childcare costs. The downside to working for low wages jobs is that even when they earn very little from their work, low-income working single mothers are further constrained by the childcare costs. They are required to find and pay someone to watch their children for and they pay for that from their own pockets. Povich, Roberts & Marther (2013) noted that many minimum wage jobs require women to work the second or third shift

schedules, an extra challenging time to find childcare; thus, making it more difficult for them to manage work and family responsibilities.

Chaudry & Sandstorm (2012) point out low wage jobs are usually entry level jobs with irregular schedules and shifting work hours. Due to that instability in their employment low-income working single mothers end up relying on unstable childcare arrangements so as to maintain work. Henly and Lyons (2000) identify that many times the available options for low-income working single mothers are large daycare chains of home based care or relative care. They point out that several concerns have been cited with this kind of care including overcrowding, poor sanitation and unregulated child/teacher ratio.

**Transportation Issues:**

Battiste (2014) cites transportation as a main issue of concern for low income single working mothers in many counties of Minnesota. Battiste further adds that:

Parents, especially single mothers, often rely on public transportation to take their children to childcare in the morning. It's almost unworkable to take your child on a bus to childcare, drop the child off, wait for the next bus and get to work on time (p. 2).

SeoHee et al. (2011) identified that transportation was a huge childcare issue as it created more new challenges associated with childcare. SeoHee et al. found that to maintain employment, low –income single mothers need to have access to reliable transportation to take the children to and from childcare and then be able to perform work responsibilities. Battiste (2014) points out that even those mothers who have access to public transportation to childcare have limited options because public transportation stops

running before the second and the third shifts. Hamburger & White, 2004 and Baner (2003) explain the case when low income working single mothers use public transportation, they will take the children on the bus to the childcare facility, then wait for another bus to take them to their work.

**Housing Challenges:**

Housing challenges also make the low income mothers' childcare sustainability complicated. Cook (1994), Skobba & Goetz (2013) found that housing challenge put low income working single mothers at crossroads as they try to figure out a safe reliable childcare setting the location of their housing may limit their childcare options. Skobba & Goetz further added that due to lack of stable housing, low income working single mothers may be forced move frequently in search for housing and as they move to a different housing and so are the childcare options. According to Cook (1994):

Housing and neighborhoods shaped by the needs of single parent women must include attention to their risk victimization and their need for services nearby. The findings from previous investigations have identified a number of obstacles faced by single mothers and their children. As primary caregivers for their children, the responsibility of locating quality childcare and education and providing food and shelter falls to them. Shelter poverty represents a major obstacle facing single parent women that is exacerbated by women's low salaries, lack of employment opportunities, childcare and transportation costs (p. 64).

Herbst (2013) noted that when there is only a small income coming in, it is hard to afford a safe comfortable place to live in. Low income houses are limited and sometimes the only low income housing options available are in places that are unsafe.

Herbst further added that some low- income working single mothers may end up in places with cheaper housing but amidst high crime because in such areas the houses are cheaper, unsafe neighborhoods means unsafe childcare.

### **The Whole Picture of Work and Childcare**

With all the above challenges, it will come as no surprise that single working mothers often find themselves obliged to quit working. Battiste (2014) explains that women often tend to choose less demanding occupations where they will be able to take some time off to take care of their children. Battiste further explains that when the circumstances surrounding work and parenting become extreme, low -income working single mothers may choose or be forced to quit work. Designer (2004) describes that childcare problems make low-income working single mothers vulnerable and therefore prone to difficulties at work including increased stress and lack of career advancement and in some circumstances they may be left with no choice but to quit work. Huda, 2001 found that;

“A lack of accessible and stable childcare translates into increased exits from employment for mothers with small children. In a recent study of job exits, twenty five percent of working single mothers quit their jobs within a year, fifteen percent left and they did not return to work,” (p. 356).

### **Conceptual Framework**

This research is to identify the many challenges that low income working single mothers face regarding choosing and maintaining childcare for their children so that they can fulfill other responsibilities. The study focuses mainly on single mothers who are

employed, looking for employment, or attending school and also those mothers who wish to work but cannot work because of lack of childcare would fall in this category.

This conceptual framework will focus on the Ecological Systems Theory to illustrate childcare selection grounded in Bronfenbrenner's (1999) Ecological framework; this framework will help to illustrate the forces that influence the low-income working single mother's childcare choices.

### **A Model of Childcare Choice**

This model of childcare selection that is redesigned and determined by the following four major components: the mother's environmental context, demographic characteristics, the maternal beliefs and child factors (Van Horn et al. 2001)

Environmental context includes micro level factors that include her immediate environment such as family, friends, neighbors, co-workers and classmates. Sometimes the mother will be able to make decisions that will control these elements and others she may not. The presence of relatives or friends in the area and other adults in the neighborhood who can help babysit can influence the childcare choices that the mother makes (Earmon, 2011). The mothers' work schedule, including the time and work days is a major factor for childcare choice. The environmental context may influence the childcare choices in terms of availability, accessibility and the reviews of others in the community (Van Horn et al. 2002). The low-income single working mother for instance will determine the choice of childcare after she puts in consideration the needs of her family and what her friends say about the childcare setting. The support that the mother receives from her community is critical as it may provide her with some sense of direction in her childcare choices. The immediate community's beliefs may

have strong effects on the mother's own beliefs and on the choices that she makes regarding childcare (Chaudry et al. 2011).

The child's age, gender and needs strongly affect the mother's choice of childcare; for example a single mother with an infant child may believe that an in home childcare setting is a more appropriate choice than center based care. A single mother will make special considerations for childcare and the nature of employment if her child has special needs.

Demographic factors that include the mother's education, household income, support systems, the age and race of the mother and her beliefs; these demographics inadvertently shape the roles and directions of the mother makes regarding childcare and work. There is a direct link between the mothers' level of education the type of childcare setting they choose. A highly educated mother may choose center based childcare setting while a mother with minimal formal education may think her child will be better off with family or friend's care for the child (Van Horn, L., et al. 2002)

A neighborhood's social demographics make-up provides the backbone of the mother's childcare choices: example, peaceful neighborhoods with less violence could be a major factor when the mother makes childcare choices. A neighborhood with adequate childcare settings and affordable housing will make the single mother's childcare choices easier whereas a neighborhood with less childcare choices complicates her (Skobba and Goetz 2013). A link between the structures of the microsystem such as the link between the mother's work and her home, the characteristics and availability of paid work in the area, and the State's welfare policies are driving factors in the childcare choice.



**Mezzo:** A mezzo system is a link between the structures of the microsystem such as between the mother's work, the childcare and the home. The mother's employment is a huge factor in the childcare choices that she will make for instance low income working single mothers are likely to choose childcare options for non -traditional hours, thus relative care or family childcare setting may be the viable option. The hours when the childcare is open determines the mother's choice for childcare and the location of the home; is it on a bus line or is it near childcare? The mother will put into consideration such issues (Chaudry et al. 2011).

Macro level systems policies increase access to subsidized quality housing or access to proper nutrition for the low income working single mother's family. When proper nutrition is ensured it may enhance proper developmental outcomes for the child (Fuller, Kagan and Caspary & Gauthier 2002). Childcare policies and interventions that relate to childcare illustrate how welfare policies co-relate with neighborhoods, the low income working mother and the child. For instance the quality of childcare for low-income working mothers' children are pre-determined by policy makers or community organizations and funding for most childcare settings is also done at the Macro level. Also evident when the health and safety standards are regulated it provides a middle ground for the neighborhood, the childcare setting, the low income working mother and the child (Bronfenbrenner, 1995).

### **Research Questions**

1. What are the challenges of low- income single working mothers regarding childcare needs?
2. What are the childcare choices for low -income single mother?

3. How do childcare challenges affect the employment patterns of low -income single mothers?

## **Methodology**

### **Research Design**

The research design was a qualitative research method using a purposive sampling method. Purposive sampling was used based on a variety of criteria which included willingness to participate in the research and knowledge of the research issue. Purposive sampling involves a number of different non probability sampling techniques such as snowball, convenience and random. Purposive sampling helps the researcher understand the regular patterns of behavior (Monette, Sullivan, & Dejong 2011)

### **Population Sample**

This study used snowball and convenient sampling composed of 11 women whose ages ranged from age 18 to 38. The snowball sample evolved from the two participants who had contacted in the beginning, as they referred me to other people who also referred me to others. Five of the participants were obtained through snowball sampling; I started with 2 cases who led me to more cases. Six participants were through convenience sampling. “Convenience sampling involves the researcher taking whichever elements are readily available” Monette, Sullivan & Dejong (2011) p.150; therefore accessibility and availability and proximity to the researcher were key in her decision to use convenience sampling. The participants were low -income single mothers who were selected from multiple locations in the St Paul area in Minnesota. Five participants had young children while they were employed and six participants were both employed and

attending school part time. All the participants in the study had experiences with the childcare system; they had their children in some form of childcare setting, had a baby sitter, and or other arrangements for their young children.

### **Protection of Human Subjects**

This research followed the guidelines set by the institutional Review Board of the University of St Thomas, (See appendix B). The application and review process was completed by the researcher. The application was then approved by the Institutional review Board of the University of St Thomas before the research was carried out. This was to ensure the subjects were protected; the protection of human subjects is addressed on the consent form. The information that was given to the participants included a consent form which informed them that their responses would be kept confidential and their participation should be voluntary. The consent form also explained to the participants that if they changed their mind about participation they could stop the interview at any time. The participants who were willing to participate signed a consent form to ensure they understood what it meant to participate

### **Recruiting**

I visited childcare centers, and public libraries and a church in St Paul Minnesota where I left flyers about my project with my contact information. I asked the contact persons to post the flyers in their facility for several weeks so that people could see them. After a while a small number of mothers who were interested in the study contacted me; this method was really slow for I received only a couple of phone calls. I arranged to meet with those who called to tell them more about my project.

### **Participants**

The participants in this study were eleven low- income working single mothers selected from multiple locations in St Paul area in Minnesota. Their ages ranged 18 to 38; they were all knowledgeable about childrearing which involves the need for childcare and the challenges that come with it. The researcher had sent out the flyer prior to finding anyone to interview and after viewing the flyer those two individuals showed interest by contacting the researcher. The researcher then arranged to meet with them on a one on one basis to tell them more about the project and to view the consent form. During the first initial meeting I told the prospective participants that I was conducting a study to understand the childcare challenges and impacts on low income working single mothers. I explained that, I am interested in your views about how the childcare challenges have affect your wellbeing and the choices that you make as a low income working single mother. The researcher asked them the following questions to make sure that they understood what it meant to participate (Monette, Sullivan & Dejong 2011). Can you please describe in your own words the purpose of this study? To know that you understand what is expected of you, please describe what I am asking you to do. What more information will you want to know about this study? I told the prospective participants that again participation was voluntary I then asked them to sign a consent form if they were still interested in the study. When consent was obtained the researcher sat down with the participant on a one on one basis for an oral interview for approximately 25 minutes. The researcher audiotaped the responses and or took notes too. After the researcher met with each participant she asked them if they knew anyone else who fell in that category who might be willing to be interviewed. The researcher also she used participants who were available accessible and willing to participate. The

researcher contacted the possible participants and explained to them the purpose of the study and the measures that would be used to ensure confidentiality. The researcher also told the participants that since participation was voluntary, in case they changed their mind it was okay for them to stop the interview if they changed their mind.

**Measures to Ensure Confidentiality and Anonymity:**

We met in various convenient areas including a public library and a café and in an office. Before each interview, each participant was given a consent form, approved by the Institutional Review Board of the University of St. Thomas. The form explained the purpose of the study and the nature of confidentiality that would be applied

The researcher audiotaped and made some field notes too when needed during the interviews. There was no identifying information in the recordings. The information obtained from the interview was transcribed by the researcher herself. Transcripts were kept in a locked file on a password controlled computer; other original materials were scanned and stored on the computer while the original copies were destroyed by shredding. The signed consent forms will be kept in a locked storage cabinet at the researcher's home for three years after the project is done. During the analysis no identifying information name age exact location of the residences of the participants were used and the data was stored on a password controlled computer all the time.

**Protocol for Ensuring Informed Consent**

Before beginning the interviews the researcher reviewed the consent form (see appendix B) with each of the participants. The consent form included eligibility requirements, the purpose of the study and how confidentiality would be maintained. The form explained the data collection procedures, interview procedures and it also

included risks and benefits of being in the study. A consent form was signed by each participant prior to starting the interview. Participants were asked whether they understood what the interview was about. They were also encouraged to ask questions about the study if they wished.

### **Data Collection**

**Measurement:** A total of 22 open ended qualitative interview questions developed by the researcher and pre- approved by the IRB were used to generate ideas from the participants (see Appendix C for interview guide). The questions, formulated from the literature were open ended to allow participants to have ownership of their views and to make the interviews feel like a conversation. The questions addressed various aspects of low income single mothers and childcare. Questions were asked about the themes of the demographics and the challenges these women face with securing and maintaining childcare were included. The first questions were about demographics; asking about demographics was helpful to the research to identify whether the age of the mother is a determinant factor in her childcare choices. The questions that focused on work schedules, and the frequency of work were used to help the researcher understand whether work schedules determined the childcare arrangements that the low income working single mother selected and to understand how the changing work schedules affected the low income working single mother. The question about transportation was to determine how transportation impacted for childcare. The researcher asked the mothers about what they would like to see change in the childcare industry, that question was to understand what the low income working single mothers would consider viable option to the plight with childcare.

**Time Line of Events**

September 2014: Developed Proposal

October 2014: Proposal approval by the committee

November 2014: submitted application to IRB

December 15: IRB approval

December – February: Data collection

Early March: Began transcriptions

Late March – Analysis and Write up

Early April Final Committee Review

May 15th: Paper submitted to the school of social work

May 18: Clinical Presentations

**Data Analysis**

The recorded interviews were transcribed and analyzed using content analysis. Content analysis refers to a way of examining and interpreting data in an effort to identify similar themes. The themes in this study were found using grounded theory method which moved from specific words to broader themes, taking the ideas from the data (Monette, Sullivan & Dejong 2011). After transcribing, open coding was used where the researcher read through the transcriptions carefully while noting the words or phrases that stood out regarding the emerging patterns that reflected the experiences of the low income working single mothers (Berg 2009). The main factors from the interviews were broken down into several areas of interest including: Childcare choice, Employment schedules, Support systems, Childcare policies, Transportation used and the single mother's thoughts about what changes they would love to see in the childcare industry.

The next step I grouped the factors into main themes and sub themes just like how the participants expressed their thoughts (Monette, Sullivan& Dejong, (2011) p. 434). At this level the data was interpreted into meanings by reading the transcription and listening to the audiotapes of the participants, from which I made notes in reference to the participant's responses.

### **Findings:**

The research project focused on childcare challenges for low-income working single mothers; the major themes that emerged during data collection included, *Stress*, *Child Safety*, *Supports for Low-Income working mothers*, *Systemic Challenges* and their *Recommendations*

#### **Stress**

The participants expressed that the childcare process was generally a very stressful experience. All the eleven (100%) participants reported chronic stress as major challenge that they experienced as they juggled with the childcare demands. The participants cited not one but several stressors that they thought that correlated with childcare issues. The following were some of the themes that participants listed that they thought contributed to their stress: financial difficulties, non- traditional work schedules and fluctuating shifts, suboptimal childcare, balancing work and child rearing and transportation.

**Financial Difficulties:** Participants were asked about their childcare choices and how suitable their choices were for their children. All agreed that sustaining quality childcare was important for their children but financial difficulties made it almost impossible for them to acquire childcare arrangements met quality standards.



Participants were asked about their employment status and their earnings: six (54.4%) had only completed high school and they were performing mostly entry level positions and earning only minimum wage:

*I have a high school diploma and I had enrolled in college but I had to drop out after my first semester for it was too hard for me to figure out the care of my child while attending school. Now here I am stuck; earning minimum wage is not fun. My biggest challenge right now is how to find money to pay for childcare. It is stressful to know that my children deserve better care but I cannot afford (participant 3).*

*Childcare causes a lot of stress for me; many times I have lost sleep over it for I would love to pursue my career but as of now I am stuck because I cannot afford childcare, I do not earn enough to pay for it” (participant 11).*

*I could not afford childcare; I decided to give up work at some point to watch my children. It feels good watching them myself; I felt sad in the beginning but I think it paid off, it worked to my advantage for the children are well nurtured and learning what I want them to learn”(participant 8)*

*I get financial assistance from my parents to pay for childcare and sometimes they physically watch my children. They still help me a lot and I for sure appreciate them. I wish I could do it on my own but, boy! (Sighs) it’s a lot of money which I cannot make right now. I live with my parents as well; it works out well because my job is not as helpful as I wouldn’t be able to afford a roof over my head. (Participant 9)*

*“My child does not have daycare like any other children because of one, I cannot afford it and two work late in the evenings and all the other daycares will be closed at the*

*time. I go looking for places where I know I can afford at the end of the day; that means options where I know I can afford to pay at least” (participant 7).*

### **Non Traditional Work Schedule and Fluctuating Shifts:**

Participants were asked how their employment schedules suited their children’s childcare schedule; all the eleven (100%) participants in the study had children whose ages ranged from 0 to 7 years old; therefore, they needed childcare so that they can perform other responsibilities outside the home. Only three (27.3) of the participants had regular work schedules of Monday through Friday evenings and therefore, since their work was in the evening, they had to find evening childcare. They reported using in home childcare, friends and neighbors and or using babysitters were the only viable options for their families.

*I work the odd hours at night, almost every day but at night and evening time is when a child needs to snuggle with their mother, read them a story and tuck them in bed. My children do not get that; because I am working, they are either with a babysitter or with an in home childcare. Oftentimes finding evening childcare is hard because all regular childcare centers are closed at the time, I have to scramble every day to find where my children will be as I work. I think mothers who work the odd hours are forgotten in the current childcare system (sighs). No one really thinks about us; current childcare schedules are only designed for people who worked Monday through Friday from 9:00am to 5:00pm (Participant 6).*

Several of the participants in the study had schedules that needed special arrangements for childcare; five (45.5) of the participants reported working irregular days of the week with fluctuating hours and so were their children’s childcare arrangements.

Their children's childcare choices changed every day depending on when they had to work. Two (18.2%) of the participants worked partly on week days and partly on weekends. One (9.1%) participant had no specific work schedule because she watched the children herself, she reported that she would only work when she could take her children with her to work and sometimes she worked from home. *Our work entirely depends on our children's childcare schedule and the childcare schedule also depended on the work that we do. If the children have no childcare then we cannot work. I chose this kind of care because of the nature of the work that I do. I would say that it is reliable because I find my children still alive when I return from work. Sometimes the children do not want to go there, so that tells me something but I do not know what it is and I may never find out, (Participant 4)*

**Balancing work and childcare:**

All the eleven (100%) respondents described balancing work and child rearing as a tricky responsibility. They described their role as complicated, citing low skills, non-traditional work and lack of support as the main factors;

*I have been juggling multiple jobs, school and internships for several years. It is stressful because there isn't a lot of flexibility and there are frequent changes and on top of that making sure that my child has childcare is a lot for one head (respondent 11).*

*Oh God! It is a struggle all the time to balance work and childcare, I have realized that work and childcare have been conflicting so badly. I have to pick up the kids at a certain time and yet I have an irregular schedule with hours that change all the time. If I am late to pick up the kids I have to pay an extra fee of \$1 dollar per minute per child. That kind of schedule makes my life extra complicated; everything is rushed so I*

*can be at work on time or be at the childcare on time. I am always on the go. Sometimes I work during the day, sometimes evenings; it is a struggle all the time to balance work and childcare. I juggle. Rearrange my work to try to find a good balance of the money I earn from a job and paying for childcare. It is pretty stressful! (Respondent 10)*

*I have to project my schedule around my children's childcare because without childcare I cannot work but even when I do that schedule is not convenient at all, I would be a little easier if I was only going to work but I have to drop off my children at a daycare then take another bus to take me to work (participant 4)*

### **Transportation Difficulty:**

The participants were asked about the kind of transportation they used to take their children to childcare and to go to work or attend school: Seven participants, (63.6%) described transportation to and childcare as a daily struggle and a huge stressor. Five (45.5) used public transportation or walking and two participants (18.2%) relied on relatives and friends for help. All the seven participants described this kind of transportation as stressful. Four (36.4%) participants did not have issues with transportation because they had reliable transportation.

*This kind of transportation is not convenient at all, it would be a little easier if I am just going to work but I have to drop off my children at the childcare, then take another bus to go to my work and then do that all over again at the end of my work day when I go to pick up the children. I wish there was an easier way (Participant 4).*

*For transporting my kids to childcare I would say that it is okay! (Looks at the roof)...because I am surviving. Some days it is okay, some days it is really hard. My work starts at 4:00pm in the evening until 8:00pm, so every day I must find a place to*

*leave my children before I can get to work and after work I must take a bus to go get them. Sometimes I feel that it is not worthy it because at the end of the day it takes a whole lot out of me and the children yet I make so little at work. It is very stressful. (Silence) I wish there was an easier way” (participant 9).*

*Every time I go out, I pray to God that my car will keep together. It is a very unreliable old car that was given to me by my parents many years ago. Once in a while it has broken down or it will not start at all (participant 1).*

*When I get a ride from a friend, it is all good but it sucks when I use public transportation. Public transportation takes twice as much time because if I am working at 1:00 pm, I must start the journey at 11:00am, a trip that takes only 15 to 20 minutes in a car (participant 9).*

Transportation issues for low income working single mothers are supported in the literature Battiste (2014) cites transportation as a main issue of concern for low income single working mothers in many counties in the greater Minnesota as some of them have to rely on public transportation to take the children to and from childcare.

#### **Systemic Challenges:**

Five participants (45.5%) of the participants expressed concern that the system is letting them down by not doing enough to create a system that will limit inexperienced childcare workers in the childcare system. The participants expressed that instead of helping alleviate their childcare problems, systemic policies played a big role in increasing the scope of the challenges. They highlighted MFIP which distributes the childcare assistance in Minnesota as very insensitive. Participants reported that MFIP is not helping those who need help to the fullest; parents who are eligible for childcare

assistance do not get into the program or they were dropped from the program for minor mistakes. According to the literature it is evident that MFIP in Minnesota was created for the right reasons, such as helping alleviating poverty and to make those who relied on public assistance self-reliant. Four participants (36.4%) received childcare assistance and here are some of their experiences:

*It is really stressful and frustrating to know that you work odd hours of the day, you pay taxes like everyone else; they know that you exist but when it comes to childcare, there is no quality childcare for me as I work. That shows me that I am not represented; the childcare system which is only designed for people who work Monday through Friday from during regular work hours (Participant 4).*

*I applied for MFIP so I could get some childcare assistance but I was denied for some reasons that were unclear; they told me that they would not give me the childcare assistance due to location. I want to say that this was really strange because they give me Food Stamps and why not childcare assistance I do not know; after that experience I did not bother anymore (Participant6).*

*A daunting experience with MFIP: without participating in work your experience with MFIP will be screwed or your case is dropped. So what happens even when I am not working I have to pretend that I am looking for a job. Even when you know that you are going to school and coming back with A s, it is not enough! I must show the system that I am working all the time because if you don't you will lose the childcare grant. Come on! What is weird about the childcare grant is that is so hard to get it and once you get it, it is so hard to stay on it. (Participant 3)*

*To get childcare assistance, you have to be on MFIP and to be on MFIP you have to compromise your privacy: I have to send all my private information to them. It is so embarrassing that someone knows everything about me. I cannot have a relative or a friend visit and stay with me for a week without being required to disclose it. I must disclose all my earnings, the hours that I worked or did not work, my bank statements, my pay stubs, everything! If I have a boyfriend, I must report that too in addition to that I must report to the financial worker in person too. What a hassle! (Participant 7).*

*Their services are so unpredictable, they will terminate you any time and they will deny people who are desperate for the assistance; thus, it creating significant challenges for us; the current childcare the current system is very selective; because quality childcare is too expensive and therefore quality childcare is not meant for everyone but for only those with financial resources” (participant 1).*

*“I think the childcare system is really corrupt, I mean; they should not collect money from us as if we are banks; when my child is sick and she stays home, they will send me a bill for those days. What is that?” when you go to the shop they will not charge you for something that you did not take. Childcare policies that are reaping people for nothing need to be discarded (Participant1).*

*In order to keep the childcare assistance grant, there is a lot of stipulation such as; the application process is very intense; it is the longest application I have ever completed in my life. I then have to maintain monthly paperwork and I have to meet with the workers twice, the financial worker and the employment counselor I meet these people separately, on different days during business hours and that means I must take time off from work or miss school to go meet with them (silence) this sounds like a joke but yes,*

*you miss doing that, you get no grant. What is the point of meeting when they know clearly that you are working and earning hourly wages? Another challenge is putting food on the table! I have to find what they will bring in their lunch boxes every day; it sounds simple but it adds up quickly (Participant 3).*

*I wish there was more accountability but it seems there is no regulation; the policy makers need to act now; it is heart breaking to hear what is happening in the news. This is all happening because someone has not acted. It seems who ever made the childcare policies had a plan but not for people like me, the policies are selective. Please do your job; children are just little people; but they are people, and they are the future (Participant5).*

**Unregulated Childcare:** Participants were asked what kind of childcare they used for their children and how reliable those settings were. Nine participants (81.8%) reported using unregulated childcare, 2 of those used informal relative care arrangement and they were satisfied with it whereas 6 used informal non- relative care which included friends, neighbors, or babysitters. These mothers had many grievances regarding the conditions that their children must endure every day with informal childcare.

*Anyone can be a childcare provider! That is really scary; some of them have no training at all, no background checks, therefore you cannot know whether they are violent people or not, no education about children. I think there needs to be more regulation in order to keep our children safe. Because I cannot afford childcare I decided to do side jobs where I can bring my kids with me. I feel good though watching my children myself because they are learning who they are (Participant 8)*



*There is no reliability here, because the childcare setting is unregulated, my children are exposed to all sorts of unhealthy conditions such as smoking in the home, domestic violence and using language that is unfriendly to young children. There are also too many changes for the children and too many changes for me; children grow to become secure people later in life if there is stability in their lives. We know that and they know that; it is very unfortunate that anyone and especially a child have to go through all this! (Participant 6)*

### **Irregular Work schedules and Hours,**

Of the eleven participants, ten of them (90.9 %) worked non- standard hours, these mothers reported that securing childcare and reliable transportation during the non-standard hours made their lives and the lives of their children very difficult.

*“I work the odd hours of the day and it is no fun. It is hard! Sometimes I ask myself why on earth anyone has to go through this kind of life. My children are little and so I must call to beg someone to watch them when I am working. I work during the second shift after everyone else goes home that is when I work. I am always never there to read them a bedtime story or tuck them in bed. It is really stressful. (Participant 3)*

*My work is just hanging on a thread because of my work schedule is not consistent and because of that I have sometimes failed to find someone to watch the children. I have missed work several times due to the hardships of not being to find a babysitter at night. I cannot leave the children alone so when I do not go to work I don't get paid. I have been given a warning for missing and I know I will just end up being fired. I know that I am really a good worker but the circumstances make it look as if I do not care*

*about work. I have no choice and I wish someone could understand my situation.*

(Participant2).

*My work schedule is never suitable; I work the odd hours almost every day. I have a really stressful schedule that I work mostly nights and evenings. My children are little and I cannot leave them in the house alone even when they are sleeping someone has to be there. I have either to find a babysitter who is willing to be at my house at night or take the children out to the baby sitter. If I fail to find anyone to watch the children then I will be unable to work. My boss has been mad at me lately for missing work and he has threatened to fire me if I do not change. (Participant 6)*

### **Child Safety**

Child safety was one of the themes that came unexpectedly but it surely was on every participant's mind as a concern. The participants expressed that the suboptimal quality of care put their children's safety at risk; the themes that emerged regarding the risks were; environments that were not child proofed, children being exposed to second hand smoke, children's exposure to domestic violence, children exposed bad language, care givers who lack training, lack of stimulation and lack of regulation for both the caregivers and the facilities. This childcare concern is supported in the literature review: Helburn (2002) outlines that many problems may manifest with unregulated family childcare providers including lack of oversight with child/adult ratios. Helburn further noted that the health and safety standards of the facility that houses young children must be in check but often times things like smoke detectors, adequate lighting and heat, space for children to play are not checked at all.

*“It is hard to be anywhere when behind your head you suspect that your child is not comfortable or she is not being treated well. You want to pick up your child but because you have to work, you have no other alternative but to leave them there. I feel anxious and stressed out all the time my child is at the daycare place. I don’t know why but my gut tells me, and you can’t know what goes on behind closed doors” (Participant 1).*

*There is no reliability here because my children have been exposed to several unhealthy conditions: one time I came to pick them up and the house where my children were was blue with smoke and it seemed like they had been drinking for I could smell something. So smoking, drinking and bad language around the children; I have seen it all. Who smokes around kids? I did not go back; I had to find someone else. So many changes for the children and so many changes for me too (participant 6). It is unhealthy to be leaving our children with different people because children do not grow well when they go through all those changes, children need stability. I wish there was a better way! It is hard to see your children suffering (Participant 7).*

*I have always selected cheaper childcare options but they were not reliable: at one location I observed issues that were detrimental to my children’s development and therefore I had to withdraw the children. My parents help me a lot right now but once in a while when they are not available I hire a babysitter, sometimes I ask a friend or neighbor. I pay for that from my own pocket which is quite expensive. I do all this because I have no choice but it scares the crap out of me because I can’t figure out anyone. I really do not know who these people are! Especially after getting stories like what is in the news lately where a mom left her baby with her boyfriend and when she*

*returned the boyfriend had murdered her child. It is hard to know who to trust”*  
(Participant 3)

*There is no transparency in the childcare system and there is no transparency in the welfare system. I would like to see a healthier childcare system where there is inspection of every childcare, be it center based or family based and I would like to see a welfare system that puts children first* (Participant 8).

### **Lack of Supports**

Low -income working single mothers have a full time challenging job of child rearing which they end up doing alone many times. This kind of responsibility does not come easy; these mothers oftentimes need some respite and other supports here and there. Eleven participants (100%) expressed need for more support from the community as far as making sure that every child gets the care that helps them grow to the fullest. When they were asked whether they had any assistance with childcare, their responses indicated a dire need for support:

*I try to work on weekends or evenings when I have more friends to help watch my youngest, sometimes the older sibling watches the younger child* (participant 11).

*When my child was very little I took him to an in home childcare that childcare seemed to have some flexibility as far as hours are concerned but one problem with it was; children were not stimulated enough. My child would be left in a crib by himself for long hours and one time I suspected my child was being abused. I called CPS but unfortunately they did not do anything. I expected to get all the support in this case but I got none and it was really disappointing* (Participant 5).

**Discussion:**

This study supported several issues regarding the childcare struggles that exist for the low-income working single mothers. This discussion will examine the existing literature and the findings from the literature. The findings indicated clear evidence that low income working single mothers encounter several challenges with finding and maintaining quality safe affordable childcare for their children. The participants reported that they experienced the sense feeling alone and unnoticed and therefore that created a sense of hopelessness for them.

The findings also supported that because of not being able to afford quality childcare; low-income working single mothers end up choosing the cheapest childcare options for their children. However they observed that cheaper options had hidden realities that were hard to comprehend. This left the participants feeling anxious as well as inadequate for not being able to help the situation.

The findings confirmed that it is not only the soaring cost but a combination of many other factors that make childcare a difficult experience for low-income working single mothers. The availability, affordability and access to childcare have a strong effect on the choices that the low-income working mother makes. Findings confirmed that finding suitable childcare for the children of low income working mothers was a difficult task which caused stress and anxiety in the participants. Stress emerged as the most pervasive theme that every participant experienced as a result of the endless childcare related hardships.

While several of the participants may qualify for childcare assistance through MFIP only four (36.4%) received childcare assistance through MFIP. Four (36.4%)

received assistance from their family, and three (27.3%) had to fend on their own. Participants reported that there were many barriers that hindered them from receiving the assistance leaving them uncertain and feeling stuck. Whether they received public assistance or not, all participants thought that everyone needed some help somehow; those who received public childcare assistance still had some pressing unresolved issues such as the lack of transportation to transport the children back and forth from childcare, the food to put in the table every day. Lack respite leaves the low income working single mothers in a tight dilemma.

Some of the participants selected childcare arrangements that were convenient or suitable to their work schedules and or selected work that was suitable to their children's childcare needs. Their decisions were made entirely based on whether they work and when they work. Participants used a variety of childcare types such as (36.4%) used informal relative care every day or at least two days a week. Informal relative childcare arrangements were provided by a family such as their grandparents, their aunt or uncle. The care was either in the child's home or the children were taken to the provider's home. This kind of care was provided at no cost or they charged a small fee.

The findings revealed that there is a need for an intervention in the childcare industry to make changes and those changes are needed right now: the participant reported that without childcare they would not be able to work. They all agreed that quality childcare is needed for every child in order for the mother to be able to provide for her them.

*My children have a dysfunctional father (sighs) who is not going to provide any help as far as care is concerned, but because I have childcare I am able to dream, to see*

*my future differently. Before childcare was sorted out, my life was dismal, but childcare has allowed me to put a face to my future. It has opened the possibilities and I can walk with my head up. There are many mothers out there with a story that is similar to mine but it is hard they need a lot of support to be able to stand up, (Participant 3).*

According to literature, Chaudry & Sandstorm (2012) point out low wage jobs are usually entry level jobs with irregular schedules and shifting work hours. Due to that instability in their employment low -income working single mothers end up relying on unstable childcare arrangements so as to maintain work.

### **Strengths and Limitations**

*Strengths:* this research gives a voice to the marginalized group of the low-income working single mothers; through this research they were given an opportunity to express their grievances regarding childcare experiences using their own words. The participants were also given an opportunity to outline any changes or recommendations for the childcare industry of policy makers. Getting insights and recommendations from the very people who are affected by the problem is a powerful tool that should not be underestimated. The information gained in this research is therefore relevant for policy changes and for social work implications. The information also gives us first hand insight into the experiences and the childcare challenges of low- income single mothers and therefore it yielded understanding of first account personal experiences. For the researcher this study is the first step into advocacy for this disenfranchised group of people, it is important not to stop here but to dig more to find the missing pieces of the puzzle in the system. This research experience was also a humbling hands-on learning experience for the researcher.

*Limitations:* This study only examined a small population of low-income working single mothers who reside in the Metro area in Minnesota. The results of this study may not be generalized for a larger population. All respondents were from the same location in Minnesota which made it more likely for them to have similar challenges. The themes may be repetitive or interrelated rather than variety of themes that are diverse. The participants of the study were not chosen at random, their participation was as a result of convenience and snowball sampling therefore; the results of this study may be biased and may provide limited generalized results. The results could have been influenced by the researcher's own biases regarding the childcare industry and the challenges of the low-income working single mothers. Data collection was very slow and time consuming.

### **Conclusion**

This research found that low income working single mothers and their children do exist in a society that does little to support them. Most of the findings supported the existing literature: through their own voices the participants in this study shared their innermost experiences of the challenges with the childcare system. There were several unexpressed feelings that were observed during the interviews; such as fear, worry, anger, desperation, despair, and hope. This study is a testament for many low income working single mothers who struggle every day with childcare for their young children. The childcare issue is a single mother's issue, a community issue and a national issue and to get to the middle ground, it will take the work of everybody to act. Every child deserves the best care possible and this can only become a reality if we all see that there is a problem that needs to be addressed. Low – income working single mothers really need everyone's support to make sure that there is quality childcare for every baby.



## **Recommendations**

### **Implications for Social Work**

Social workers should advocate for welfare policies that include a human aspect of individuals such as: the current United States welfare policy promotes a work first approach whose main goal is to move families from welfare to work without considering the holistic aspect of the individuals. The low income working single mother could benefit from policies that take into consideration all the forces surrounding her and her children. (Katrass, et al. 2011).

Children and low income women are among the most vulnerable members of our society and they do not have the political power. Therefore they cannot speak for themselves social workers must therefore, identify their needs and assist them find resources that will help alleviate their stressors (Battiste 2014).

All children are children no matter the circumstances and every child deserves high quality nurturance in order to grow to the fullest; social work should advocate for inclusive childcare policies that will enhance quality childcare for every child (Helburn 1999).

### **Implications for Policy**

Battiste (2014) explains that if given the tools, low income working single mother's burdens could be alleviated, thus the developmental outcomes could be improved. Battiste outlines that:

MFIP should place higher priority on education and job training, allowing more flexible opportunities for recipients to pursue education. Low-income people need support systems while they are gaining education (p.10).

Policy should provide a viable solution for low income working mothers to balance the demands of work and caretaking. *The childcare system needs to be smarter and start treating people as human beings; they need to be smarter and add a human element in their criteria. To get childcare assistance I have to account for productivity for every hour of each month. I cannot take time off; I cannot spend time with my children! Can't I be a human being and have some flexibility and control over my life (participant 3)?*

Policy should improve the quality of childcare options that are available to low-income working mothers (Helburn 1999). Encourage and support higher education for welfare recipients, the three months job training that is emphasized in the current system leads then nothing more but minimum wage employment. Hooton, (2002) identified that welfare mothers are being forced to work low undervalued work that leaves them below poverty line no matter how hard they work. Helburn (2002) recommends that professionalizing the low-income mothers' skills would solve the problem long term. Helburn further adds that long term solutions such as attaining higher education may result into better incomes for the low- income working single mothers and therefore better childcare prospects.

*I must verify my income and report any visitors that I get if they are to stay. On the bright side; because I have childcare, I am able to dream, to see my future differently; before childcare was sorted out, my life was dismal but childcare has allowed me to dream. To put my face to the future, it has opened possibilities and I can walk with my head up but all this has cost me my privacy, it is frustrating and stressful (participant 3).*

Childcare workers are among the most marginalized in the industry; many of them earn just minimum wage; that makes childcare work devalued and undesired as a

profession. Providing more training opportunities and increasing the salaries for childcare workers will attract several people to train as childcare workers, then quality will be more available for low-income working mothers (Hooton 2002).

Accessing to childcare subsidies is a difficult process for many low-income working single mothers. Policy should design an application process that is simple enough and translated to several languages that will benefit low income families from all communities (Children's Defense Fund 2003). Application forms should be available and easily accessible in all the communities and allow parents to apply using a process that is convenient to them such as through mail, online or in person. Applications should be processed as quickly as possible to ensure that families don't have to wait several months to get help (Children's Defense fund 2003)

*Childcare industry should work with us the local people in order create services that are suitable for our needs, the people who need it the most* (participant 9). A report by the Association of Childcare resources and Referral agencies find that Minnesotans pay an average of 15% of their income for childcare. Government needs to see that big picture of the issue and start helping the families (Hughes, 2006). Low income single mothers are in need of help meeting the cost of childcare and they need more help in ensuring safety standards for the children (Helburn 2002).

*They need to check the cost of childcare, it is hurting so many; if my parents were not available to help, what would a person like me with limited resources do? Thank goodness, my parents are my heroes I am so grateful to them although sometimes I feel really guilty but childcare is too expensive, the cost of childcare on my own is impossible;*

*I am the mother but I cannot keep up with the childcare money making business*  
(participant 2).

Hooton (2002) cautions that TANF's policies that promote the employment of mothers for eligibility eliminates the chance for low- income working single mothers to advancement , the policies devalues the mother's role as caretakers and pays someone else to play the mother role. Minnesota's low-income single working mothers who need welfare assistance are required to go and work so that someone else is paid to watch their children. Policy should increase the availability of quality childcare; employ the mothers as their own childcare providers without sacrificing their value as caretakers. Children's Defense fund Minnesota and Childcare Works (2006) noted that Minnesota Families face limited access to affordable and quality childcare disproportionately. To fix this problem Minnesota must put into considerations these barriers so that low-income working mothers could work while their children are in safe and conducive environments where they can grow to their full potential.

*"I would like to see good childcare available to all children, just like elementary school is open for all school age children and these options to be available day and night where people who work at night do not have to risk their children all the time*  
(participant 4).

Childcare workers are among the lowest paid employees and anyone can claim to be a childcare worker without any formal training. Improve the childcare industry by beginning to see childcare work as valuable and valuing the childcare workers with more training, reasonable pay and encouraging men to be childcare providers (Hooton (2002).

*I would like to see a childcare system where all childcare providers understand child development. They can gain that knowledge through training, volunteering and or observations, childcare should be a very comfortable place for a child, and it should be nurturing and should meet the standards all the time. Do you know what I mean? All childcare workers no matter whether in home or babysitters must be trained in child development. If they are working with infants they must get special training in infants, if they are working with toddlers, they must get special training with toddlers just like that. When are we going to say enough! There have been several stories in the news where little kids have been hurt as a result of inexperienced caregivers (participant 8).*

*I would like to see well managed a, carefully planned childcare centers that offer a nurturing creative environment; with health organic foods, that also offers a balance of nature and cultural awareness and arts with childcare providers that are kind and competent and want to be doing their jobs. And, all of this at affordable prices while allowing staff to earn enough to live on as well. Overall I believe there needs to be a wider government and community support of the young people – out future investment (participant 11).*

The low income mother and her child have no place in the in the high quality childcare arrangements because of affordability and accessibility. Minnesota needs to move toward a more comprehensive approach of support for all parents who have young children. It is time to start envisioning high quality childcare system in all communities that will be affordable and accessible to all children regardless of the economic status of the parent (Brady- Smith 2001).

**Implications for Research:**

There is need for future research to focus on the childcare needs for low income working single mothers in a holistic lens. Focusing on the low income working single mother's needs in a holistic way will pave way into discovering what is missing in the current childcare and welfare systems and it will open doors for better services Battiste (2014). There is a need for a larger research sample that will be more representative for a larger population of low income single working mothers. A recommendation for future research could include a study of the effects of childcare challenges on the mental health of low-income working single mothers.

This research has brought to light several themes that may require further investigations; therefore there is need to explore the findings in this research. The voices of these courageous women should be given be made louder and also given to a larger audience but not to be subdued and by doing that the childcare challenges as well as the policies may be given a new face

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## Appendices

### Appendix A

#### Glossary

**AFDC:** Aid to Families with Dependent Children

**CCDF-** Childcare Development Fund

**CCDBG-** Childcare Development Block Grants given to States by the Federal

**Childcare:** the care and nurturance given to a child 0-13 years old by another caregiver in the absence of a parent. Childcare may be provided in the child's own home or the child will be taken to the caregiver

**Barriers:** factors that hinder or restrict advancement, for the case of low income working mothers the barrier that they meet as they work and find childcare.

**Childcare affordability:** the ability to sustain the cost of childcare

**Child Care Subsidies:** financial assistance given to low – income families by either through vouchers or contracted slots with childcare providers. When parents are given vouchers, they may take their children to any childcare of their choosing whereas with contracted slots parents must take their children to only providers chosen by the state.

**Childcare Sustainability:** the ability to maintain childcare

**Chronic:** conditions that have lasted for a long time such as more than 6 months or more.

**Crisis:** a condition that seems to be catastrophic to an individual or to a group.

**Employment Sustainability:** the ability to maintain a job while managing or fulfilling all the job requirements as expected

**Entitlements:** were welfare benefits that were guaranteed to poor individuals when they received Aid to Families with Dependent Children between 1935 and 1996.

**Low Income:** Low income in Minnesota is a state of being economically disadvantaged as a result of having limited resources or income.

**Mandates:** the power or authority given to the States by the Federal government to plan and manage their own affairs regarding the implementation of TANF based on the needs of the people in those states.

**MFIP:** Minnesota Family Investment Plan, this is the safety net for poor people in Minnesota, they receive cash assistance food stamps financial assistance, childcare assistance and more.

**Policy:** are basic rules and guidelines that a government or agencies uses as a baseline while serving its community, for example welfare policies that require that recipients must find work quickly or childcare policies that require that licensed childcare arrangements must get inspected while unlicensed childcare are not required.

**Policies:** are rules and guidelines that are designed by the people who are in power to influence all the major decisions and actions of the local people.

**PRWORA:** Personal Responsibility and Work Opportunity Reconciliation Act; designed to end dependency to welfare by promoting self-reliance through permanent employment (Haksoon, 2011)

**Safety net:** Back up programs for individuals or families that are poor people in an effort to eliminate poverty by helping them sustain their needs. Services may include but not limited to housing assistance job placement, financial assistance and childcare assistance

**Sanctions:** is when MFIP recipients are penalized if they do not fulfill the requirements, such as failure to submit their paperwork in time, failure to disclose the family income or

failure to attend a meeting with their worker. In this case of sanctions the benefits are reduced or terminated if the above criteria is not met. (Barker 2003).

**Single mothers:** refers to women who are parents to children but are not married.

**Social security:** Provisions in a society to help those who do not have enough financial resources, to the older people who cannot work anymore and the disabled (Barker 2003).

**Social Work:** the applied science of helping individuals, groups or communities restore their social functioning by helping them find their strengths (Barker 2003).

**TANF:** Temporary Assistance to Needy Families, a safety net for families with needy children, TANF is a program that replaced AFDC in 1996.

**Time limits:** the maximum time for any given family to be on MFIP Minnesota has a 60 month time limit, unless if the family has special circumstances such as a disability then services may be extended.

**Welfare Reforms:** rules and laws that changed the way social welfare programs were run or used by the general public (Barker (2003)).



**Appendix B****CONSENT FORM****UNIVERSITY OF ST. THOMAS**

Childcare challenges: impact on low-income working single mothers in Minnesota; a  
qualitative study

661875-1

I am conducting a study about the childcare challenges for low- income working single mothers in Minnesota. I invite you to participate in this research to help me bring to light the challenges that comes with finding and maintain child care as well as maintaining family, finding or maintaining employment, or school . You were selected as a possible participant because of your experiences and knowledge about what it means to be a single mother and to have your children in childcare as you work or go to school.

Please read this form and ask any questions you may have before agreeing to be in the study. This study is being conducted by: Proscovia Ojambo a graduate student in the School of Social Work, at St Catherine University/University of St. Thomas in St Paul and supervised by Dr. Carlson Karen, the chair for my research project.

**Background Information:**

The purpose of this study is to better understand the scope of childcare challenges and the impact it has on the low income single mother families in Minnesota. The low income single working mothers will include single mothers who have young children in childcare while they are attending school, employed or looking for employment. A qualitative research interview questions with questions related to childcare challenges will be asked

to the participants. The interviews will be given to individual single mothers while the researcher audiotapes their responses or make field notes based on their responses.

**Procedures:**

If you decide to take part in this study, I will ask you to do the following things: Schedule and participate in a one- time, approximately 20 minute audio taped interview. The contents from the interview will be transcribed by the researcher and the findings of the research will be included in my final research project.

**Risks and Benefits of Being in the Study:**

There are no known risks or direct benefits for participating in this study.

**Confidentiality:**

The records of this study will be kept confidential. In the written reports any individual identifying information will not be used; I will delete any identifying information from the transcript and only group data will be presented. All the field notes and transcripts will be destroyed by June 30, 2015.

**Voluntary Nature of the Study:**

Your participation in this study is entirely voluntary. You may skip any questions you do not wish to answer and may stop the interview at any time. Your decision whether or not to participate will not affect your current or future relations with St. Catherine University or the University of St. Thomas, or the School of Social Work. If you decide to participate, you are free to withdraw at any time without penalty. Should you decide to withdraw, data collected about you will not be included in the study.

**Contacts and Questions;** if you have questions, you may contact Proscovia Ojambo at (651) 354 2105 or email to; ojam0215@stthomas.edu or contact my research project

Chair, Dr. Carlson Karen at (651) 962 5867 or email her at carl1307@stThomas.edu.

You may also contact the University of St. Thomas Institutional Review Board at 651-962-5341 with any questions or concerns.

**You will be given a copy of this form to keep for your records.**

**Statement of Consent:**

I have read the above information. My questions have been answered to my satisfaction.

I consent to participate in the study and to be audiotaped.

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**Signature of Study Participant**

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**Date**

---

**Print Name of Study Participant**

**Signature of Researcher**

**Date**

## Appendix C

### Interview Questions

1. What is your age? \_\_\_\_\_
2. What is your highest educational level?
3. Please specify your job training; is it Professional training, Vocational job training, on the job training, or any other?
4. How many hours do you work in a week? \_\_\_\_\_
5. What days of the week and what time of the day do you work?
6. Please describe how your child's childcare schedule suits your and your work schedule.
7. How many jobs do you work? \_\_\_\_\_
8. What is your hourly wage? \_\_\_\_\_
9. How do you get to your work, or training? \_\_\_\_\_
10. Please describe how convenient this form of transportation is for you and your child's childcare needs.
11. How many children do you have who live with you? \_\_\_\_\_
12. What are the ages of the children?  
0 - 5 years\_\_\_ 6- 11years\_\_\_ 12- 18 years\_\_\_ 19 and over\_\_\_
13. What type of childcare do you use for your children while you are at work or school?  
\_\_\_\_friend/ partner of family member watches them  
\_\_\_\_Babysitter comes to your home

\_\_\_ I take the child/children to a babysitter

\_\_\_ Unlicensed family daycare home

\_\_\_ Licensed daycare center

\_\_\_ day care center

\_\_\_ Head start

\_\_\_ kids watch themselves

14. What are the reasons you chose that kind of childcare?

15. Please describe how reliable that childcare setting is for your child's needs

16. What kind of assistance (if any) do you get to pay for childcare?

17. What would you consider particularly to be particularly challenging about childcare as a single mom?

18. How do those challenges impact your day-to-day functioning?

19. What is the impact of those challenges to your our child's development?

20. Please describe how adequate that assistance is to you and your child's childcare needs

21. What would you like to see change in the childcare industry? What qualities would you like to see or change?

22. Is there anything else regarding your experiences with childcare that you would like to share?

## APPENDIX D

### Brochure

#### CHILDCARE CHALLENGES FOR SINGLE–WORKING-MOTHERS IN MINNESOTA

Finding or maintaining safe, quality and affordable childcare services is difficult for every parent but it can be extra challenging for low income single working mothers.

I am conducting a study to better understand the childcare challenges and the impacts for low income working mothers in Minnesota.

For the purposes of this study, “low income” mothers are defined as women and their families with incomes below 150 percent of the federal poverty guidelines.

If you meet these criteria, I invite you to participate in the study by sharing your story about the challenges that you meet as you try to maintaining a childcare arrangement for your children.

#### SHARE YOUR EXPERIENCES

You have been selected because of your experiences in maintaining childcare as well as juggling work or school. Participation in this study is voluntary and you can withdraw at any time during the process. Again, in case you choose to participate please call me at 651-354-2105 or send me an email me at [ojam0215@stthomas.edu](mailto:ojam0215@stthomas.edu)

Your childcare providers will not know whether you choose to participate or not and your decision will not impact your relationship with your childcare providers.

For further questions about this study, please call my research chair; Dr. Karen Carlson,  
Phone (651) 962 5868 or call the Institutional Review Board (IRB), University of St  
Thomas, phone (651) 962 6038.

Contact me at 651-354-2105 or send me an email me at [ojam0215@stthomas.edu](mailto:ojam0215@stthomas.edu)

Thanks for your participation